with a diploma, or without it? In either case, you of course do not wish to leave off being educated. When education ends, life ends.

Take a Reading Course

Everybody reads, but too many read without any plan, and to no purpose. The college graduate is like other people in need of a system, but a little more likely to realize his need. The Chautauqua Reading Course is useful alike to the person of limited training who labors many nights over each book, and the critic or vigorous man of affairs who can sweep thru them all in a few hours. For either, a group of related. intelligible and competent studies leads to a well rounded result.

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Chautauqua Institution **New York** Chautauqua,

Senator James A. Reed Answers Every Objection Urged by Lamm to Gardner Land Bank Bill

Declares State Land Banks as Necessary as State Banks-Farmers Discriminated Against for Fifty Years.

Portagoville, Mo., Oct. 2, 1916 - Dur ing his great speech here today before an immense throng Senator James A. Bool defended the Gardner land bank bill against the assaults of Judge Lamm, Republican candidate for Gov-

Senator Reed said:

Senator Reed said.

Miscouri is just now witnessing the specified of a Renddican candidate for Governor making a campaign in opposition to the establishment of a bong which will lean money to farmers on real estate security on long time and at low interest rates.

The agreement of lades Lange form

The argument of Judge Lamm, from any viewpoint, will not bear analysis. First he declares we do not need a state land bank system because the federal government is establishing a system which will meet every want of

the people. If this be true, then every farmer in the United States aught to vote the Lemocratic ficket for the rest of his natural life.

Second, Judge Lamm spends much time and labor in end-avoring to demonstrate that the Gardner land bandil is in conflict with article XII, see that 26 of the existing state contribution.

Even if the Judgets construction of Even if the Judge's construction of that article were correct, his content to move the word be utterly immuneral, hecause the proposed amendment to the constitution now being submitted to the people and which will be adopted, grants the very newer to the leaded ture which the Judge contends the present constitution withholds.

The fact, however, is that article XIL section 26, of the existing consti-

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cated by anyone else--and they have learned that Duker's

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NATOR JAMES A. REED

tution has no relation whatever to land banks. It applies solely to banks of issue, and land banks are banks which loan money on morrasses, not banks which issue money. Perhaps if the Judge would read the opinion of the Supreme Court in the case of Attorney-General vs. Libroin Trust Company, 144 Mo. 562 it might serve to brush away some of the cobwels which are now disturbing his legal vision.

vision.

Third, the Judge broadly asserts that the Gardner bill entains certain detects and that the tropesed constitutional amendment is so drawn that the detects can never be cured by any act of the legicitary.

I cannot understand how a man of Jidge Lamm's standing and intelligence cut make the detects of the plain language of the prophesed constitutional amendment. I quote the action in full.

"Section 1. The general assessing."

rull

"Section I. The general assembly is been in more supersonal to enact a special law to create a section of the special law to create a special law to create a section of the Miscouri State Land Bank, with plower to make loans on more secured by deeds of trust or mortages upon activitized lands and to tesize debenute bonds actually the same with all suitable and incidental powers. And to send other should be a suitable and incidental laws at the same section of at special laws at the same section of at suitable same layers. The same that the bonds of land banks from taxal to the suitable laws at the same section of the same section of at same to suitable laws at the same section.

and or to supply officially a contract defects therein. It is a direct stop associated therein with a final mean to saying that the land lemis hill cannot be amended when the sensitualized amendment expressed authorizes the general associative associative with a same season, or at other association are considered associative with the first and the contract at the existence of the general associative with the first and the contract to supply omissions or covered defects therein. A man does not have to be first the first t

A Word About Thrift

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eific and particular power it does thereby acquire and possess that power.

power.

It is time for Judge Lamm to retract his criticisms and give the people the benefit of the truth. If Judge Lamm had ever written opinions upon the bench as utterly at variance with law and fact as his present prejudiced political opinion he would have been impeached before he had been in of fice six months. I excuse the Judge, whom I respect highly upon the sole ground that he has been so busy trying to keep Duckey from lifting and the had time to read other the Garanes and had time to read other the Garanes and bank hill or the proposed.

I assert it is a direct step away from single tax. I do not know it whose brain the brainable idea ex-pressed by the Judge was born. It is

tis Gardner Mill. I proceed by Illia-tration.
Under the present law, if a farmer resists place of around worth \$100,000 will promebly be accessed at approx-mantally 40 per cent or \$40,000. If the tax boxy for airt, equally and school purposes is 40 ergs out the \$100, then the small tax against the land is \$100.

he per cent.

Now, suppose that the sweet applies for a morphone men on his ground for \$50,000. The ham who is to loan the forest product indicate the forest product in the first per compelled to the authority of the forest period. It is a total the compelled to the authority to the forest period. It is a total the forest period. It is a total the first period to the forest period to the forest period. It is a first period to the forest period to the forest period to the forest period. It is a first period to the forest period t

But under the Gardner bill the hold er of the morrages bond will not be obliged to pay any tax. Therefore, the land, instead of being forced to the lind, instead of being forced to bear a burden of \$160. In a word, the present system implies a double tax ation upon the land that is mortgaged. The Gardner bill proposes that only one tax shall be laid upon the land. Therefore, instead of the Gardner system being in the direction of a single tax, its effect is diametrically the opposite.

In order to avoid this, of course,

the opposite.

In order to avoid this, of course, Judge Lamm may claim that in making loans the lender does not stop and figure up the taxes and add them in the interest charge; but everybody knows that the man who loans money figures on the net return to himself, and if the tax rate upon his mertage is light or heavy he takes that fact into consideration in making the loan; so that, as a general proposition, it may be truthfully said that the horrower of the money pars the taxes upon the mortgage through an increase of interest charges.

Judge Lamm contends that the crea-

Judge Lamm contends that the crea-

(Cont'd on page 7)

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The Mad see high school students able to and tenchers were the busy people bessages. of Madison Westmestay. The day and been set usele as work day to. not west his the homes of our ingrespine a posishing stoyes, washing, en. M.P. tome, no many most my kind i, Harry of sorth great them. The fromey ville Wilwith no such for herter -- had E. Chipequipment and their progressives and Raills a - and energy deserves special il Tuesperson man Madison, officens.-

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